When Recorded Mail To:

Prepared Byffleturn Te: SPARIGNAN - ZUMMACH, P. C. Attorneys at Law Post Office Box 288 Southeren, MS 38671-0286 652-349-6600

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Limited Power of Attorney

SFJV-2003-1, a Limited Liability Company organized and existing under the laws of the state of Delaware ("Owner") hereby constitutes and appoints Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc., a national banking association organized under the laws of the United States of America ("WFHM" or "Servicer"), as its true and lawful attorney-in-fact, in its name, place and stead, and for its benefit, in connection with certain real estate mortgage loans (the "Loans") owned by Owner for the purposes of performing all acts and executing all documents in the name of the Owner necessary and incidental to servicing the Loans, managing and disposing of the related real properties and performing the obligations of Servicer thereunder, including, but not limited to:

The said attorneys-in-fact and said person designated by Servicer as the attorney-in-fact, is hereby authorized and empowered to perform the following:

- 1. Acceptance of money due or to become due from borrowers, guarantors and insurers and collection of past due amounts;
- 2. Those acts necessary to comply with regulations and requirements of the United States Department of Housing and Urban Development and any other governmental entity or any local, state, or federal law;
- 3. Foreclosing delinquent Loans, accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgaged properties;
- 4. Endorsing to the order of Servicer any checks that are made payable to the Owner;

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- 6. Selling, transferring, or disposing of, or leasing, real property or personal property acquired through foreclosure or otherwise and executing all contracts, agreements, deeds, assignments and their instruments necessary to effect any such sale, transfer or disposition or any lease and to receive proceeds checks made payable to the order of the Servicer;
- 7. Preparing, executing and delivering satisfactions, cancellations, discharges, or full or partial releases of lien or entering into assumption, modification or payment agreements;
- 8. Preparing, executing and delivering loan sale agreements to facilitate the sale of the Loans on a retail basis; and
- 9. Any and all such other acts of any kind and nature whatsoever Owner may find necessary to service said such Loans, manage, or dispose of said properties or perform said obligations.

The officers of the Servicer entitled to execute documents on behalf of the owner are as follows: Refer to Attachment

Owner further grants to Servicer full power and authority to do and perform all acts necessary in the sole discretion of Servicer to carry into effect the powers granted by or under this Limited Power of Attorney as fully as Owner might or could do with the same validity as if all and every such act had been particularly stated, expressed, and especially provided for, and here by ratifies and confirms all the Servicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby. Signatures located on last page.

IN WITNESS WHEREOF, this limited power of attorney is duly executed the 29th day of June 2005.

SFJV-2003-1, L

By:

Name: Jack E. Desens Title: Managing Director

State of New York County of New York

I certify that on 29th day of June, 2005, Jack E. Desens, personally came before me and stated under oath, to my satisfaction, that he:

(a) Personally signed the attached instrument:

(b) Was authorized to and did execute this instrument as Manager of SFJV-2003-1, LLC. And;

(c) Signed sealed and delivered this instrument as his act and deed and as the act and deed of a his SFJV2003-1, LLC.

MIRIAM CACERES Notary Public, State of New York No. 01CA6013586 Qualified in Queens County

mmission Expires September 21, 20_0